

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Denise Thigpen

Case No. 09 B 09520

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/20/2009.
- 2) The plan was confirmed on 07/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/15/2009, 07/15/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/23/2011, 10/19/2011.
- 5) The case was Converted on 09/13/2012.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$20,097.20
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$20,097.20**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,654.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,091.81
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$3,745.81**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Capital One	Unsecured	NA	1,061.32	1,061.32	0.00	0.00
Capital One	Unsecured	NA	1,380.51	1,380.51	0.00	0.00
Capital One Auto Finance	Unsecured	5,560.01	NA	NA	0.00	0.00
Chrysler Financial Services Americas LLC	Unsecured	0.00	NA	NA	0.00	0.00
Citizens Bank	Unsecured	268.16	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	100.00	2,880.00	2,880.00	0.00	0.00
Commonwealth Edison	Unsecured	0.00	NA	NA	0.00	0.00
Deutsche Bank National Trust Co	Secured	46,075.02	41,773.79	41,773.79	0.00	0.00
Deutsche Bank National Trust Co	Secured	46,075.02	2,075.02	2,075.02	894.33	0.00
East Bay Funding	Unsecured	228.00	228.46	228.46	0.00	0.00
First National Bank Of Marin	Unsecured	999.00	NA	NA	0.00	0.00
HFC	Unsecured	0.00	NA	NA	0.00	0.00
Homewood Disposal Service, In	Unsecured	76.00	NA	NA	0.00	0.00
Household Bank (SB) N A	Unsecured	2,411.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
J C Penney - GEMB	Unsecured	0.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	NA	392.31	392.31	0.00	0.00
Municipal Collection Services	Unsecured	750.00	750.00	750.00	0.00	0.00
National Capital Management	Unsecured	27,706.16	9,732.13	9,732.13	0.00	0.00
National Capital Management	Secured	27,706.16	23,907.13	14,175.00	9,412.85	1,734.15
Nicor Gas	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	999.00	999.74	999.74	0.00	0.00
Portfolio Recovery Associates	Unsecured	3,726.17	989.92	989.92	0.00	0.00
Resurgent Capital Services	Unsecured	54.74	54.74	54.74	0.00	0.00
Suburban Emergency Physician	Unsecured	420.00	NA	NA	0.00	0.00
Washington Mutual	Secured	100,236.72	NA	NA	0.00	0.00
Washington Mutual	Secured	100,236.72	10,000.00	10,000.00	4,310.06	0.00
Wfnnb/Clark	Unsecured	498.82	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$41,773.79	\$0.00	\$0.00
Mortgage Arrearage	\$12,075.02	\$5,204.39	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$14,175.00	\$9,412.85	\$1,734.15
<b>TOTAL SECURED:</b>	<b>\$68,023.81</b>	<b>\$14,617.24</b>	<b>\$1,734.15</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$18,469.13</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration		<u>\$3,745.81</u>	
Disbursements to Creditors		<u>\$16,351.39</u>	
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$20,097.20</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/23/2013

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.